

FIG. 1
(PRIOR ART)

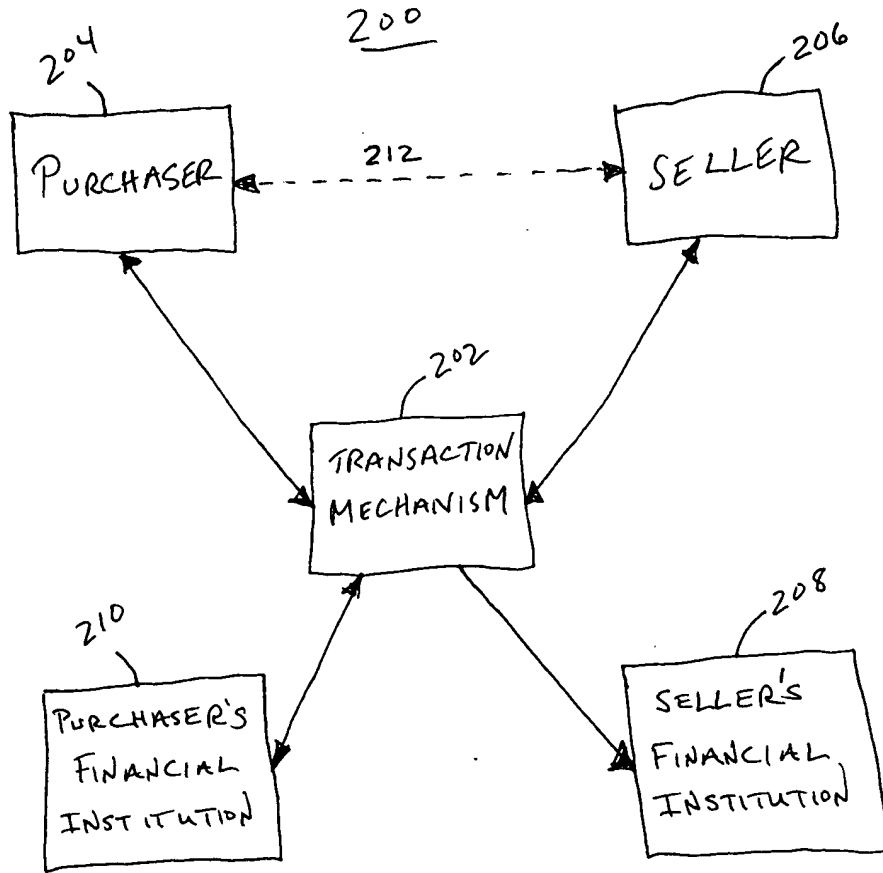


FIG. 2

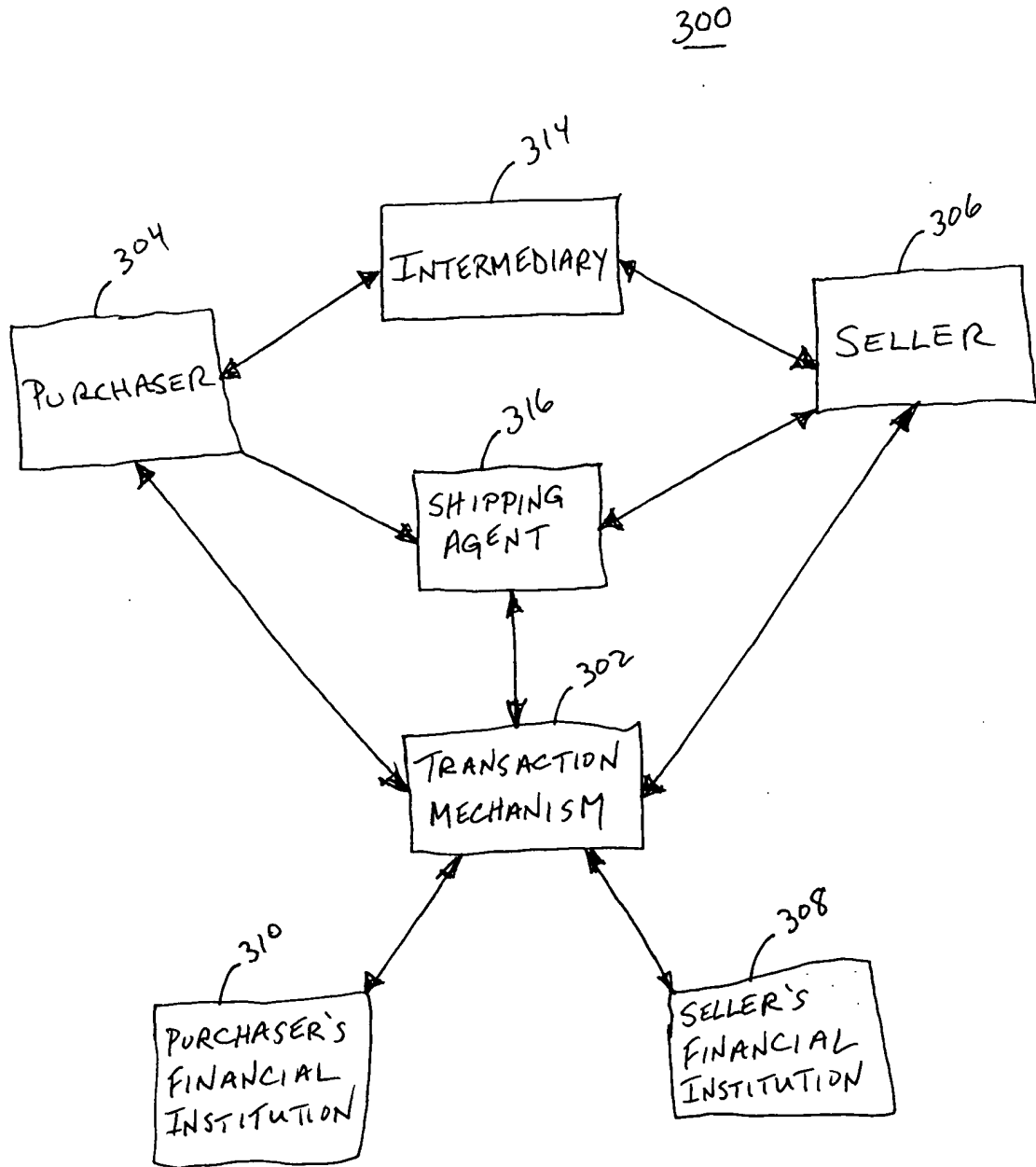


FIG. 3

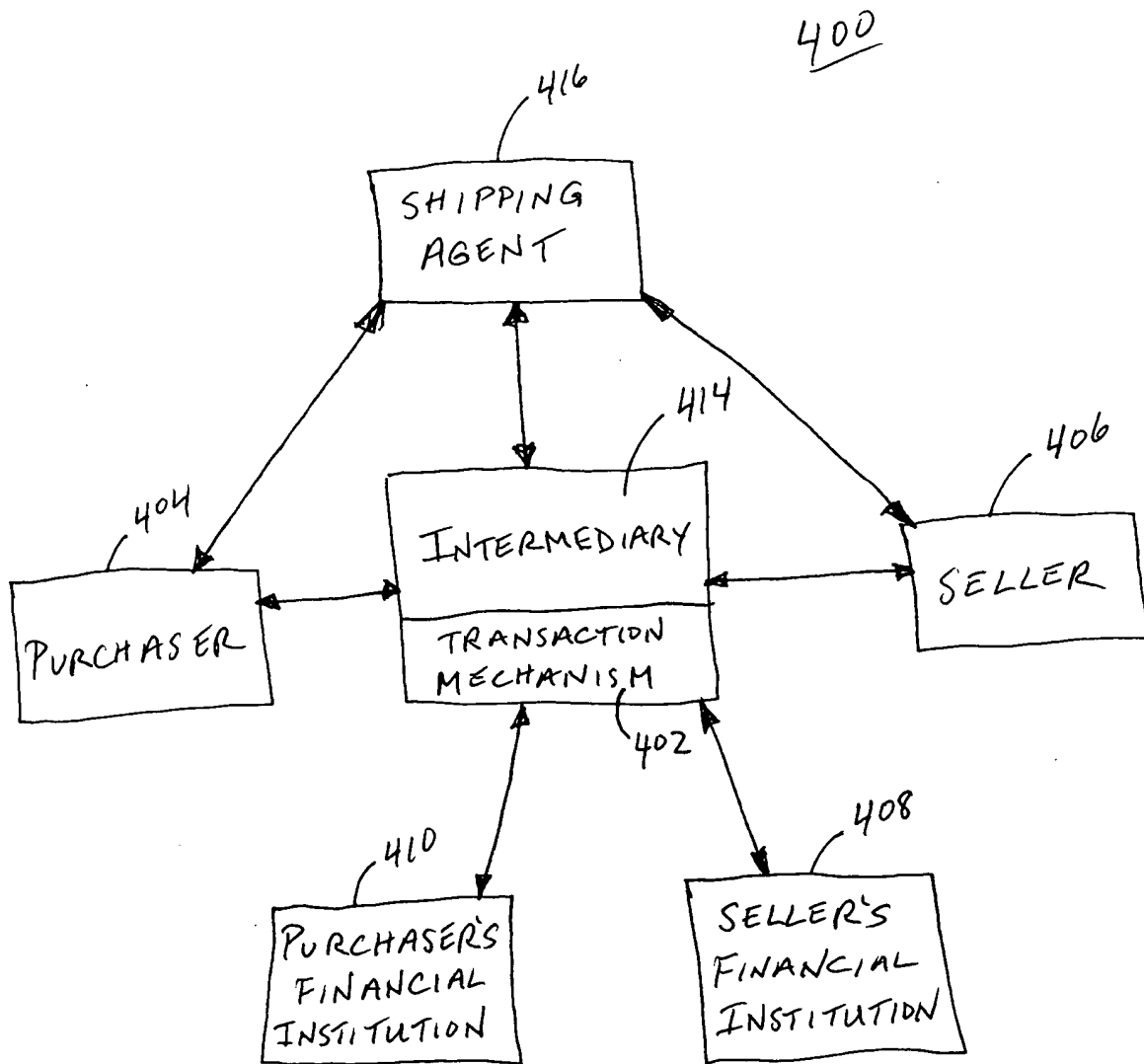


FIG. 4

TRANSACTION MECHANISM

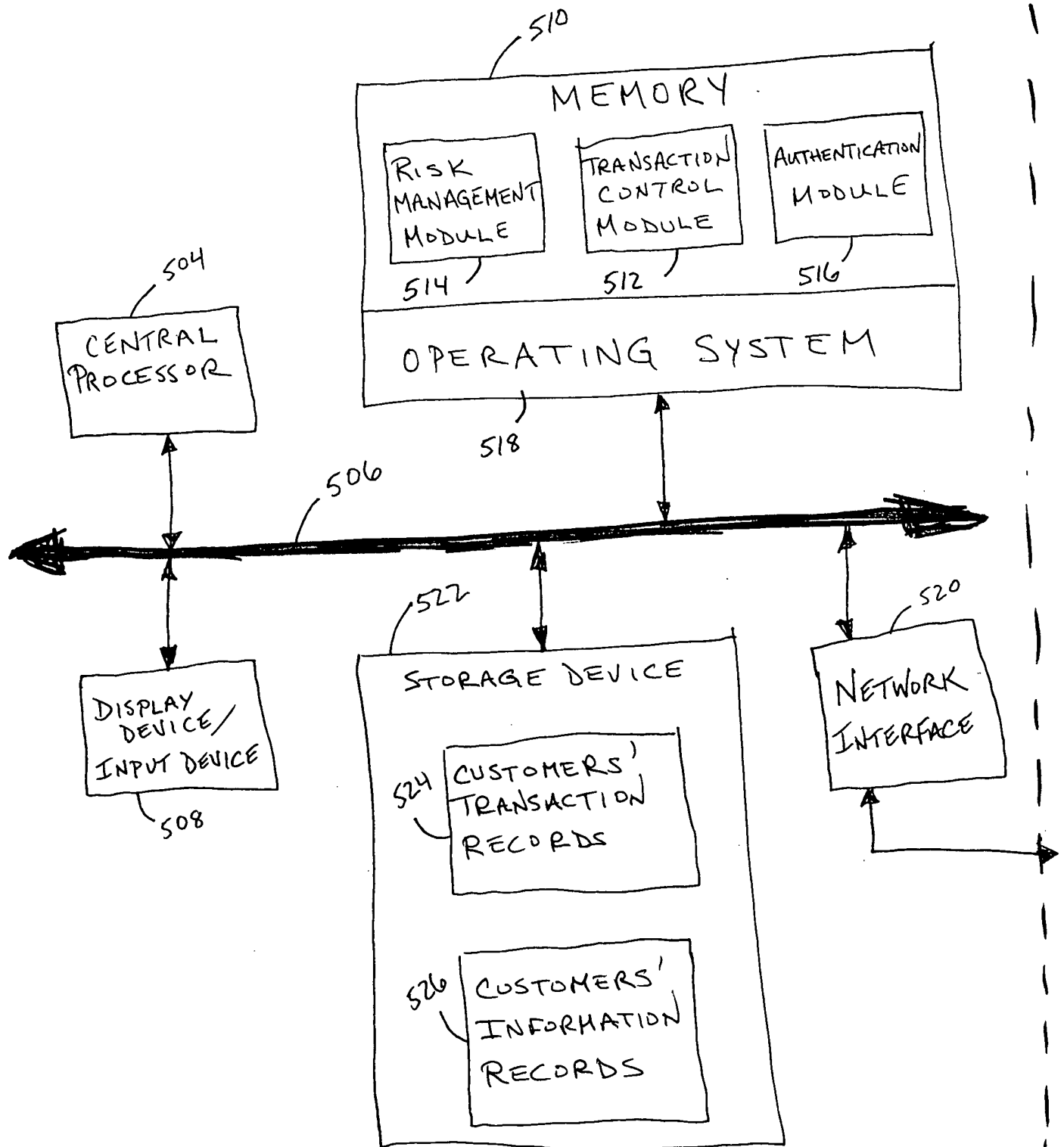


FIG. 5

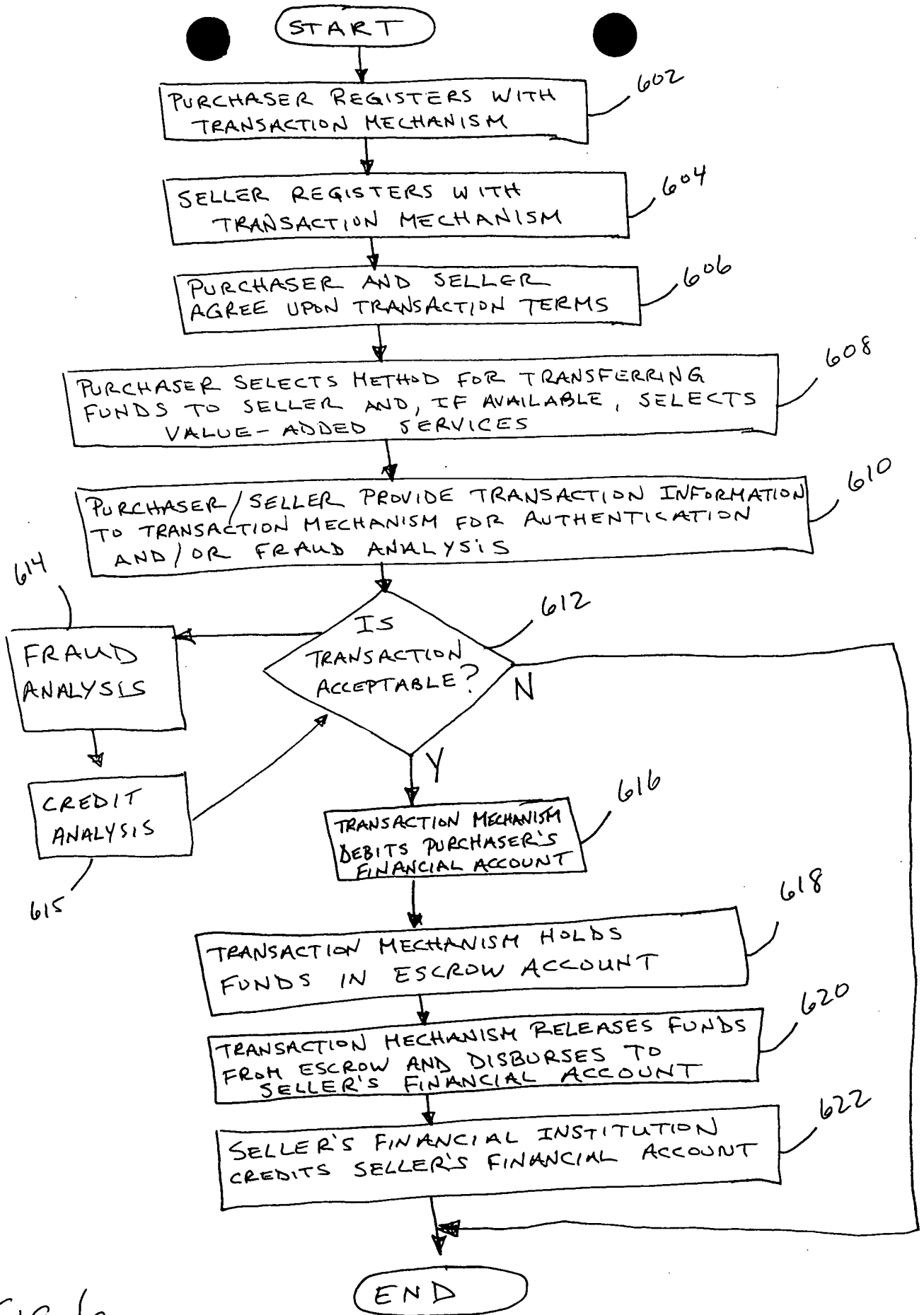


FIG. 6

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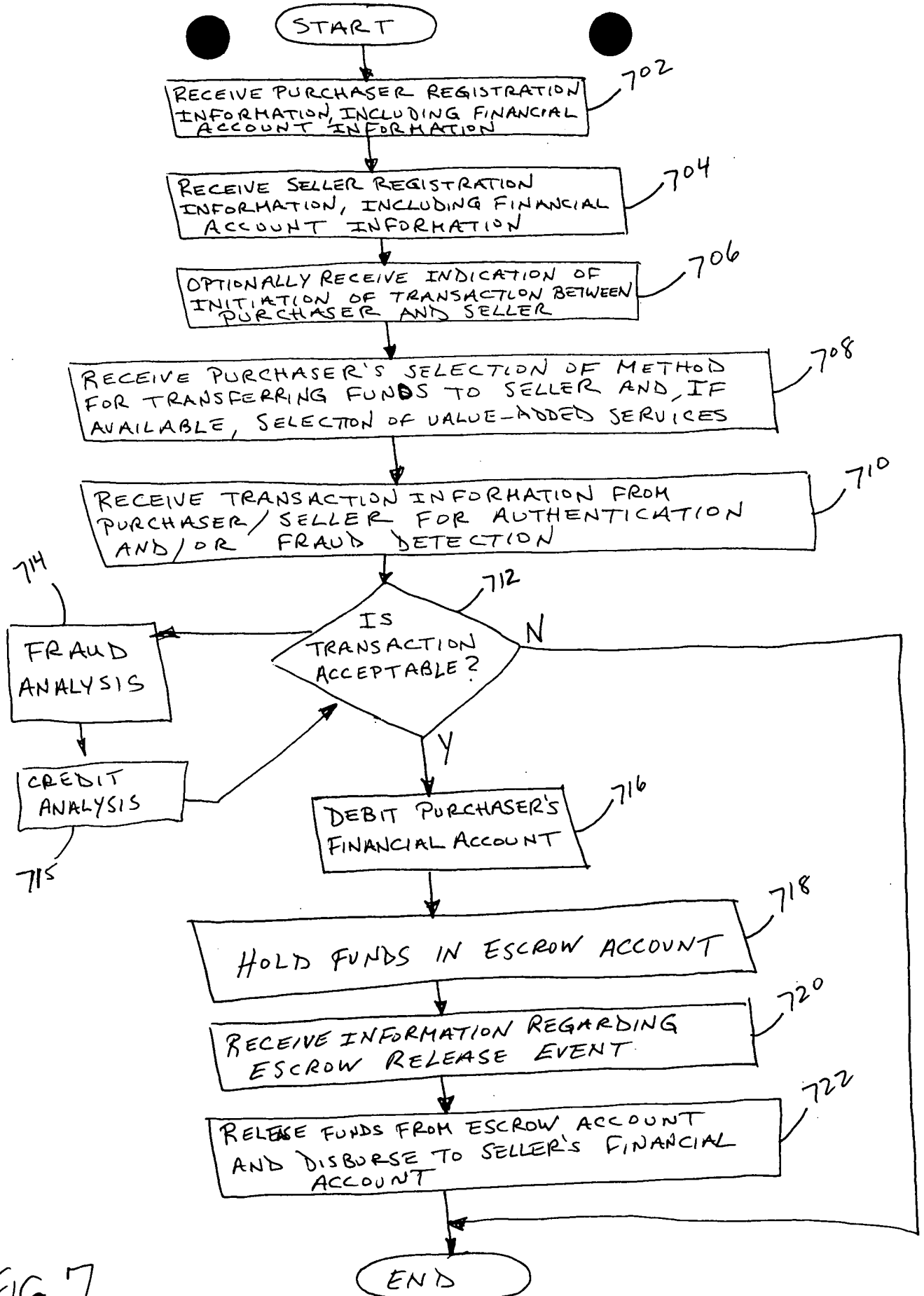


FIG. 7

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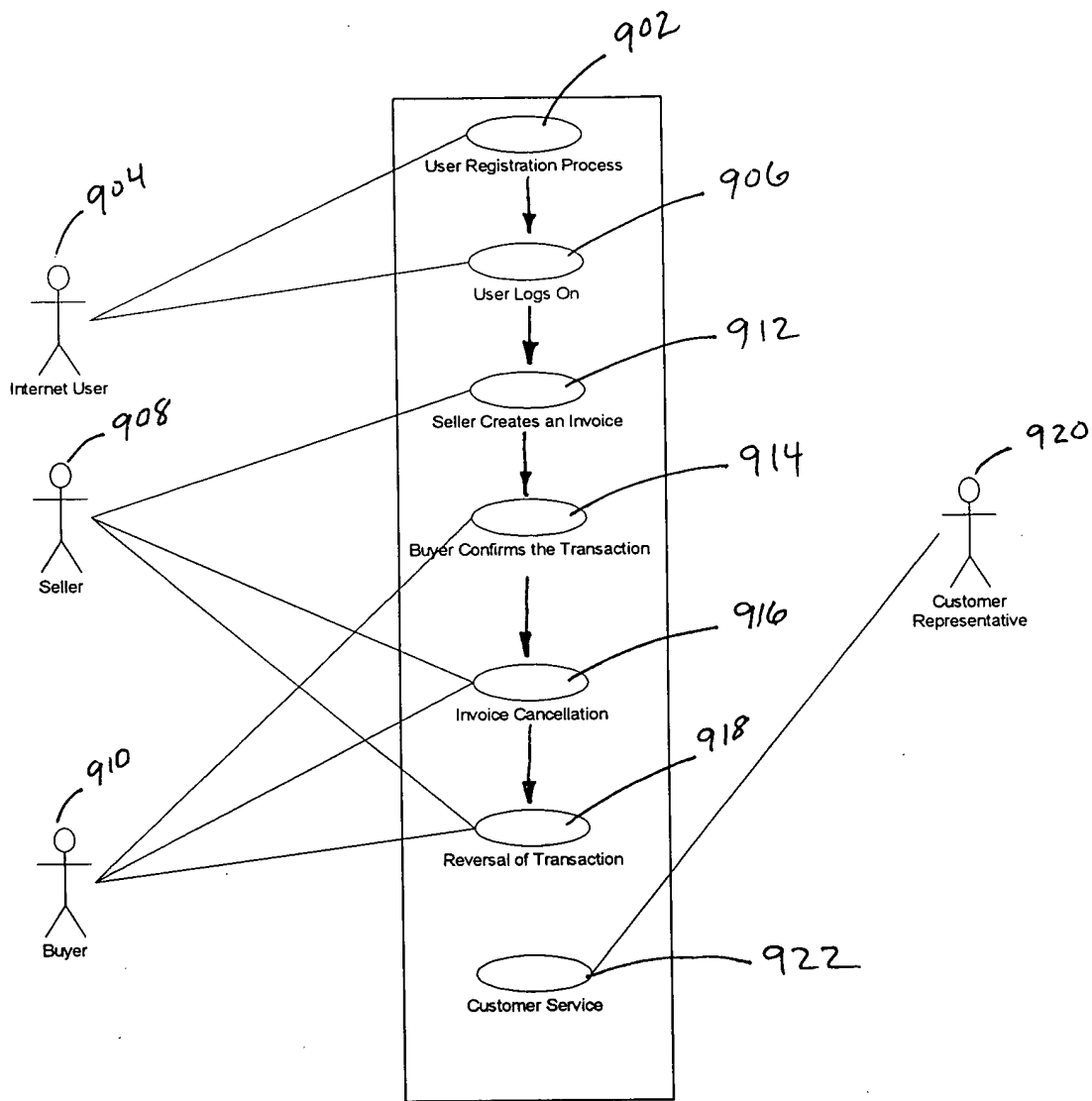


FIG. 9

Consumer-to-Consumer Payment (C2CP)

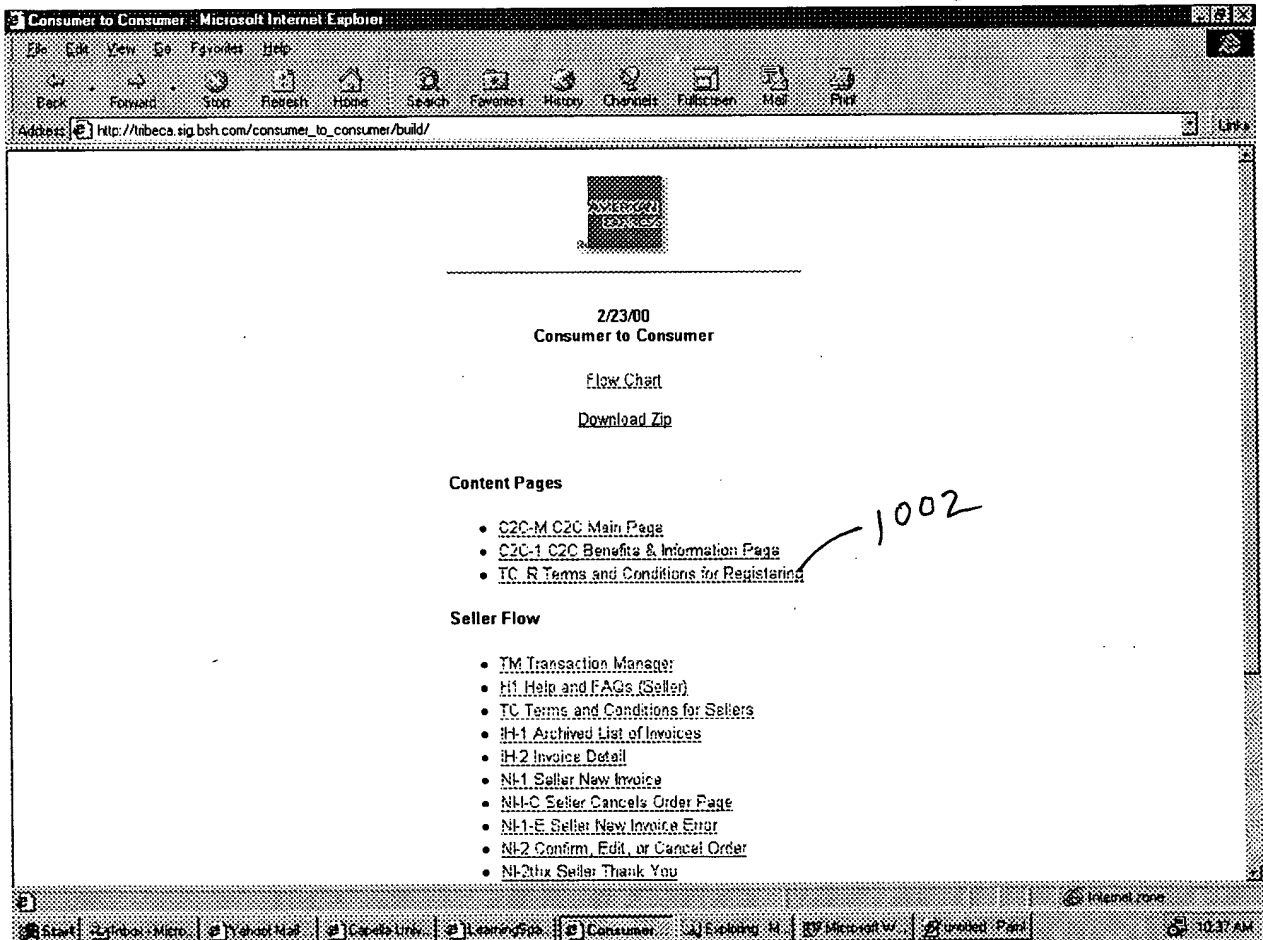
Revision Date: 26-Sep-2000; 30-Mar-2000
Next Review Date: 26-Sep-2001
Project ID: B0001694

IV. BUSINESS PROCESS DESIGN

A. GUI/WINDOW DESIGN (X815)

Consumer-to-Consumer Index Page

FIG. 10

EXEMPLARY HOME PAGE
(REGISTRATION)



BUSINESS SYSTEMS CONSTRUCT REPORT

X827

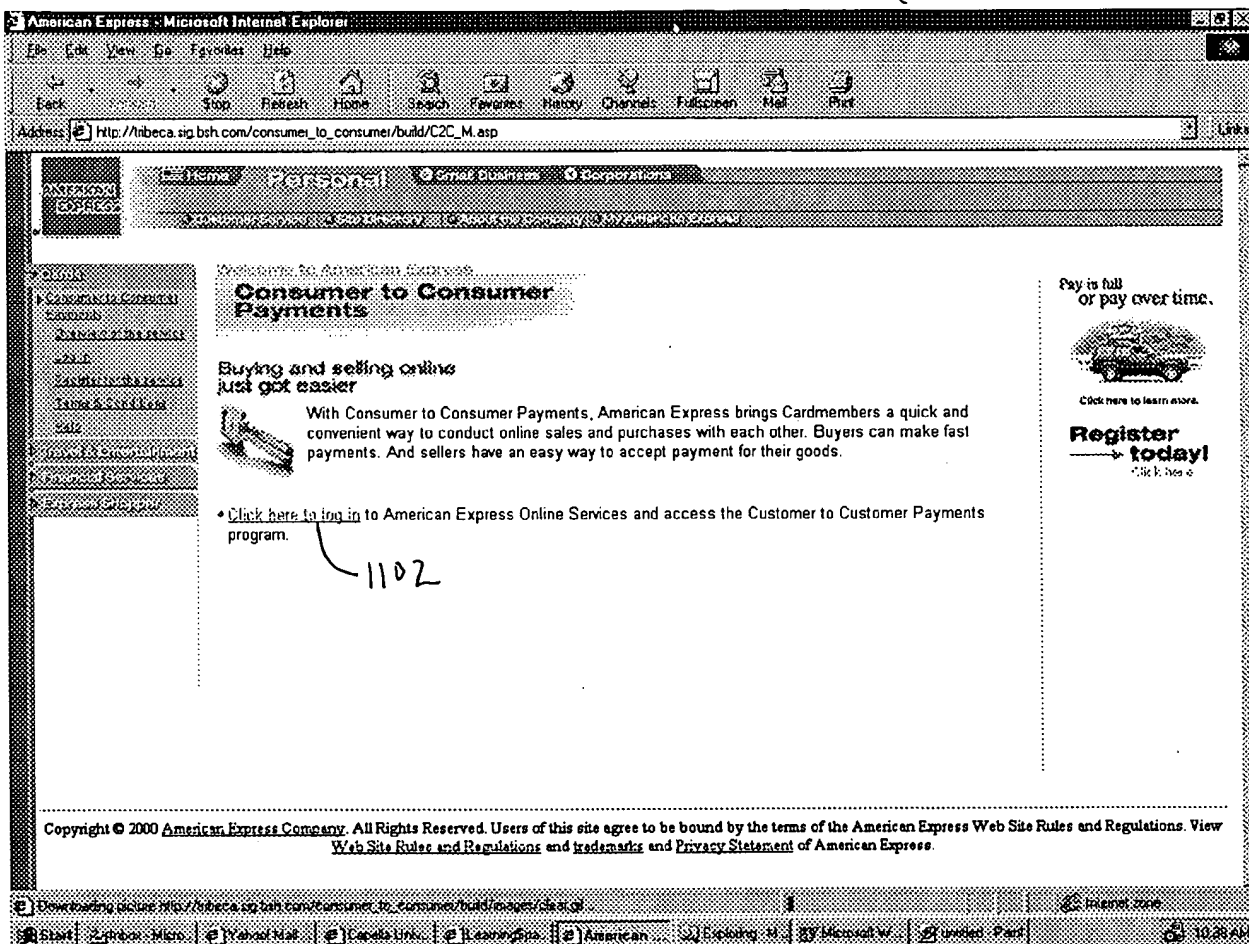
Consumer-to-Consumer Payment (C2CP)

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Consumer-to-Consumer Main Page

FIG. 11

EXEMPLARY MAIN PAGE
(LOGIN)



Consumer-to-Consumer Payment (C2CP)

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Transaction Manager

FIG. 12 EXEMPLARY TRANSACTION INITIATION

American Express - Microsoft Internet Explorer

Address: http://tribeca.sig.bsh.com/consumer_to_consumer/build/TM.asp

Home Personal Small Business Corporations

Consumer to Consumer Payments

Welcome John A. Sample

Start a new transaction 1202

Your transaction history: 1204

INV#	BUYER	YOUR REF#	DESCRIPTION	DATE CREATED	TOTAL	STATUS
01300325	tincidunt@yahoo.com	4562	Blue Vase	2/23/00	\$200.00	P
01300325	tincidunt@yahoo.com	4562	Blue Vase	2/23/00	\$200.00	P
01300325	tincidunt@yahoo.com	4562	Blue Vase	2/23/00	\$200.00	P
01300325	tincidunt@yahoo.com	4562	Blue Vase	2/23/00	\$200.00	P

CREDIT OPTIONS

- To review your registered American Express® Online Accounts [click here](#) 1208
- To register another account [click here](#) 1206

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SELLER-INITIATED TRANSACTION

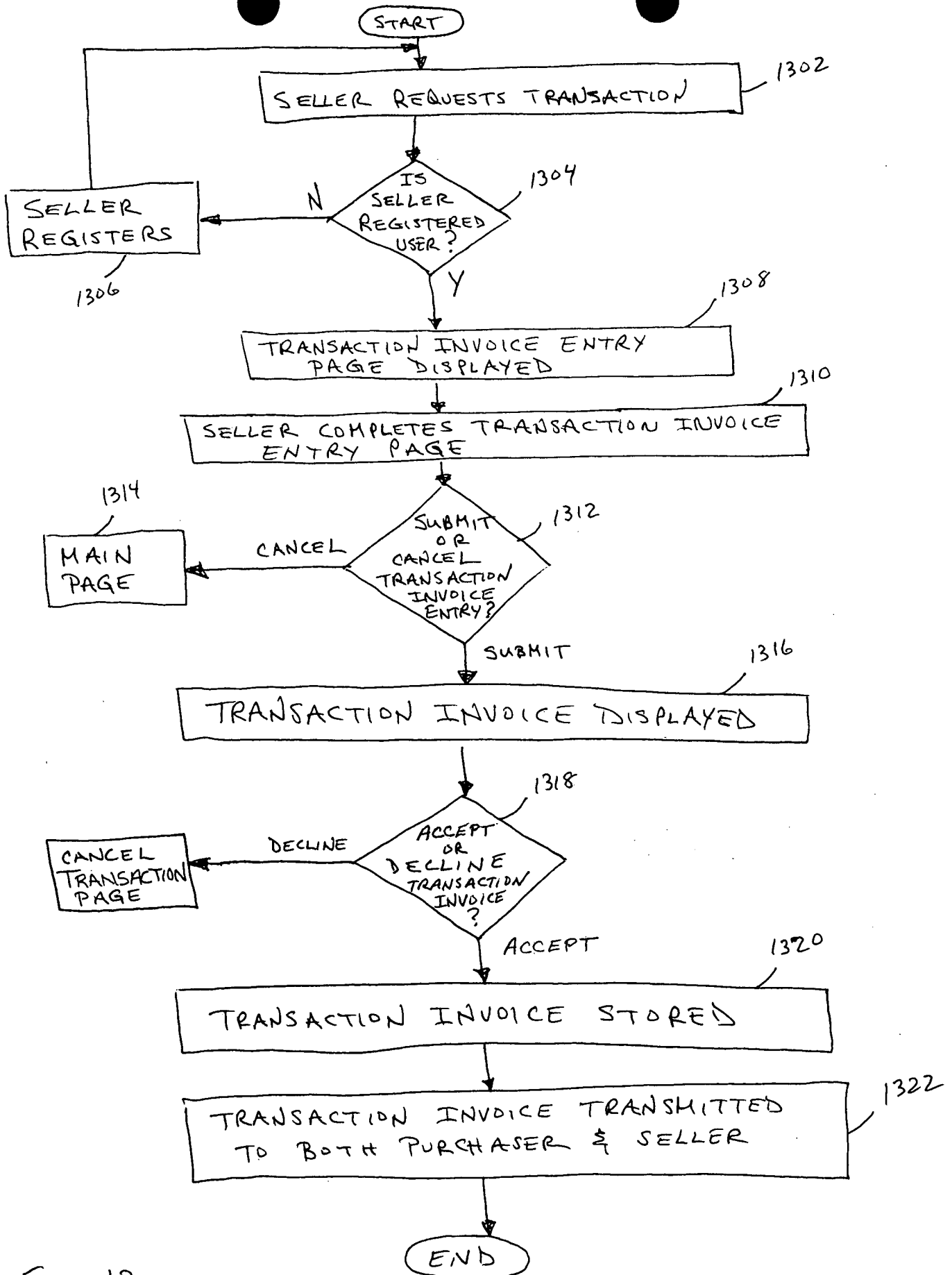


FIG. 13

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BUSINESS SYSTEMS CONSTRUCT REPORT

X827

Consumer-to-Consumer Payment (C2CP)

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Seller New Invoice

FIG. 14 EXEMPLARY TRANSACTION INVOICE ENTRY PAGE

American Express - Microsoft Internet Explorer

Address: http://mbeca.sig.bsh.com/consumer_to_consumer/build/NI_1.asp

Home Personal Small Business Corporations

Consumer to Consumer Payments Start Transaction

STEP 1 - CREATE INVOICE

To: (Buyer's e-mail address)

From: john_sample@hotmail.com

Indicate the last date you will accept payment for item(s):

Provide your own reference number, if any:

Provide invoice description, if any:

DESCRIPTION	QUANTITY	PRICE	SUBTOTAL
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Need more line items?

STEP 2 - SELECT CREDIT OPTIONS

Please select the registered account to which you would like the proceeds of this transaction credited:

☐ American Express® Card:

1400

1402

1404

1406

1408

1410

1412

1414

1416

1418

1420

1422

1424

1426

1432

1434

1428

1430



BUSINESS SYSTEMS CONSTRUCT REPORT

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Consumer-to-Consumer Payment (C2CP)

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Seller Invoice Detail

FIG. 15 EXEMPLARY TRANSACTION INVOICE

American Express - Microsoft Internet Explorer

Address: http://ibeca.sig.bsh.com/consumer_to_consumer/build/IH_2.asp

Consumer to Consumer Payments
View invoices

To: gloriapublic@yahoo.com
From: john_sample@hotmail.com

1500

INVOICE#: 001300925
Invoice Expires: 02/13/00
Your Reference #: 23456
Description: eBay auction 44587956

DESCRIPTION	QUANTITY	PRICE	SUBTOTAL	DATE CREATED	STATUS
34590A Apache Rug	1	\$300.00	\$300.00	02/18/00	P
CHARGES					
Processing			20.00		
Shipping & Handling			90.00		
Gift			0.00		
CHARGES					
Service Fee			-10.00		
Charged to your Account					
Total amount due			\$400.00		

1542 1536 1544 1538 1540 1546 1548 1550

DECLINE ACCEPT

Status Key:
P = Paid
W = Waiting on buyer
D = Declined by buyer
E = Expired

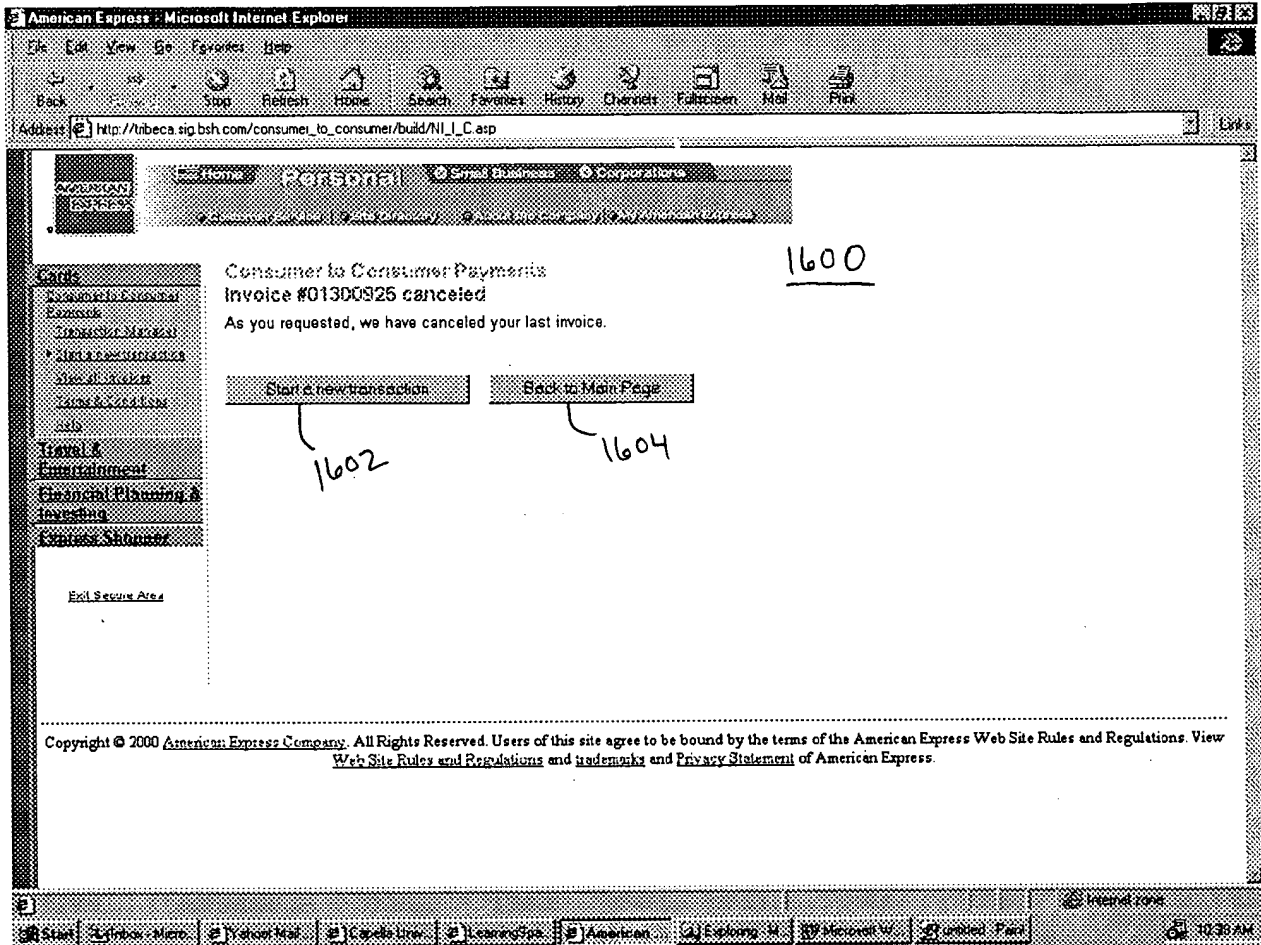
Internet zone

Consumer-to-Consumer Payment (C2CP)

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Next Review Date: 26-Sep-2001
Project ID: B0001694

Seller Cancels Order Page

FIG. 16 EXEMPLARY CANCEL TRANSACTION PAGE



PURCHASER TRANSACTION CONFIRMATION

START

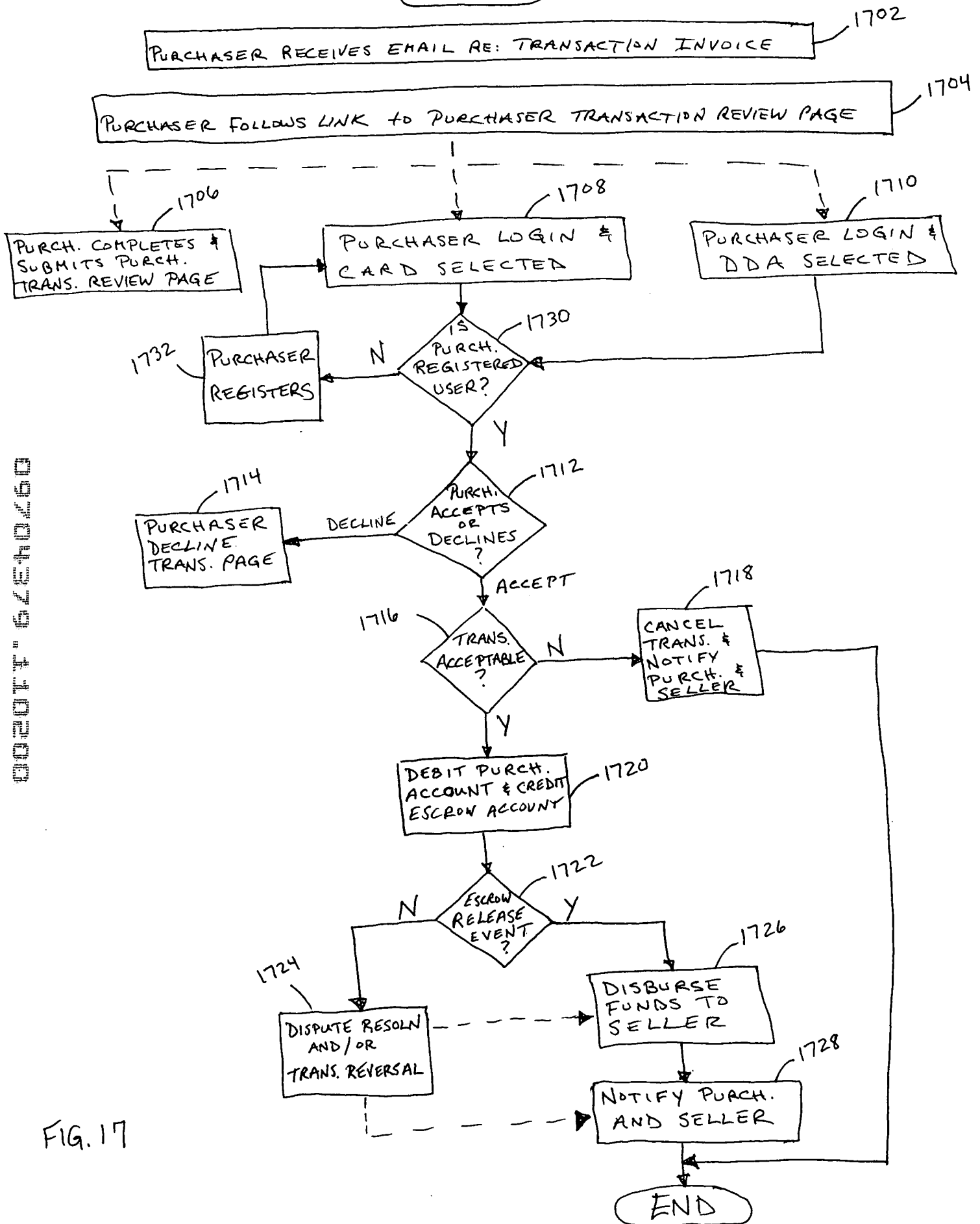


FIG. 17

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BUSINESS SYSTEMS CONSTRUCT REPORT

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Consumer-to-Consumer Payment (C2CP)

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Buyer's Invoice

FIG. 18

EXEMPLARY PURCHASER TRANSACTION
REVIEW PAGE

American Express - Microsoft Internet Explorer

Address: http://libeca.sig.bsh.com/consumer_to_consumer/build/BI_1.asp

Consumer to Consumer Payments Invoice

STEP 1 - REVIEW INVOICE

To: gloriapublic@yahoo.com
From: John_sample@hotmail.com

INVOICE#: 001300925
Invoice Expires: 02/13/00
Reference #: 23456
Description: eBay auction 44587956

DESCRIPTION	QUANTITY	PRICE	SUBTOTAL
34590A Apache Rug	1	\$300.00	\$300.00
		Insurance	20.00
		Shipping	90.00
		Handling	0.00
		Other	0.00
		Total	\$410.00

STEP 2 - PROVIDE BILLING INFORMATION

Card Information

Name as it appears on the Card: 1802

Card Identification #: 1806 4 digits above the account # on your Card

Card Account #: 1804

Expiration Date: 1808

1810

Microsoft Word - C2C BSCR 2.24.00



BUSINESS SYSTEMS CONSTRUCT REPORT

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Consumer-to-Consumer Payment (C2CP)

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Buyer Confirms Invoice (1)

FIG. 19 A EXEMPLARY PURCHASER TRANSACTION INVOICE

American Express - Microsoft Internet Explorer

Address: http://hibeca.sig.bsh.com/consumer_to_consumer/build/BI_2.asp

Home Personal Small Business Corporate

1900

Consumer to Consumer Payments
Confirm Transaction

STEP 2: REVIEW INFORMATION

To: gloriapublic@yahoo.com
From: john_sample@hotmail.com

INVOICE#: 001300925
Invoice Expires: 02/13/00
Reference #: 23456
Description: eBay auction 44587956

DESCRIPTION	QUANTITY	PRICE	SUBTOTAL
34590A Apache Rug	1	\$300.00	\$300.00
		Insurance	20.00
		Shipping	90.00
		Handling	0.00
		TAX	\$400.00

Card Information

Name as it appears on the Card
Gloria Q. Public

Card Identification #
4432

Card Account #
XXXX-XXXX-XXXX

Expiration Date
XX/XXXX

Basic Cardmember's Birth Date
01/02/1967

Billing Address

I agree to the Terms & Conditions set by the seller and to pay the total charges on this invoice.

1904

Accept

I do not wish to proceed with this

Start Explorer Micro Yahoo Mail Capella Univ Learning Spa American Express Exploring W Microsoft W Supermarket

Internet zone

10:47 AM



BUSINESS SYSTEMS CONSTRUCT REPORT

X827

Consumer-to-Consumer Payment (C2CP)

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Buyer Confirms Invoice (2) FIG. 19B EXEMPLARY PURCHASER TRANSACTION INVOICE

American Express - Microsoft Internet Explorer

Address: http://hibeca.sig.bsh.com/consumer_lo_consumer/build/BI_2.asp

Express Statement

1900

34590A Apache Rug	1	\$300.00	\$300.00
		Security	20.00
		Shipping &	90.00
		Handling	0.00
		Gifts	0.00
		Total	\$410.00

Card Information:

Name as it appears on the Card
Gloria Q. Public

Card Identification #
4432

Card Account #
XXXX-XXXX-XXXX

Expiration Date
XX/XXXX

Basic Cardmember's Birth Date
01/02/1967

Billing Address
327 Johnson Court, Apt. 3
Chicago, IL
02753

I agree to the Terms & Conditions set by the seller and to pay the total charges on this invoice.

1904

I do not wish to proceed with this transaction.

1902

Seller will not see your account information.

All shipping, handling & insurance arrangements should be made prior to submitting your Card Information.

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10:40 AM



BUSINESS SYSTEMS CONSTRUCT REPORT

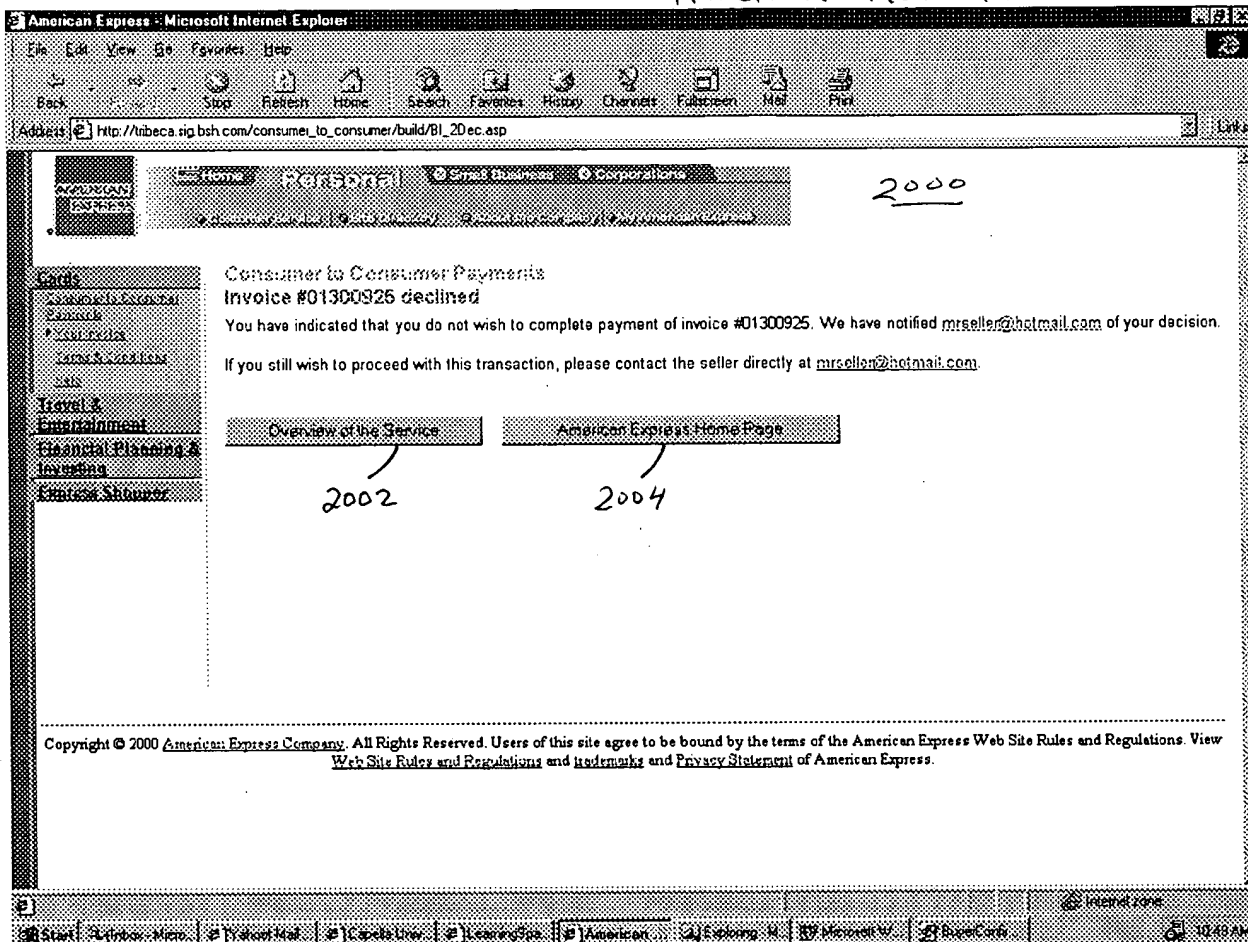
X827

Consumer-to-Consumer Payment (C2CP)

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Project ID: B0001694

Buyer Declines Invoice

FIG. 20 EXEMPLARY PURCHASER DECLINE TRANSACTION PAGE

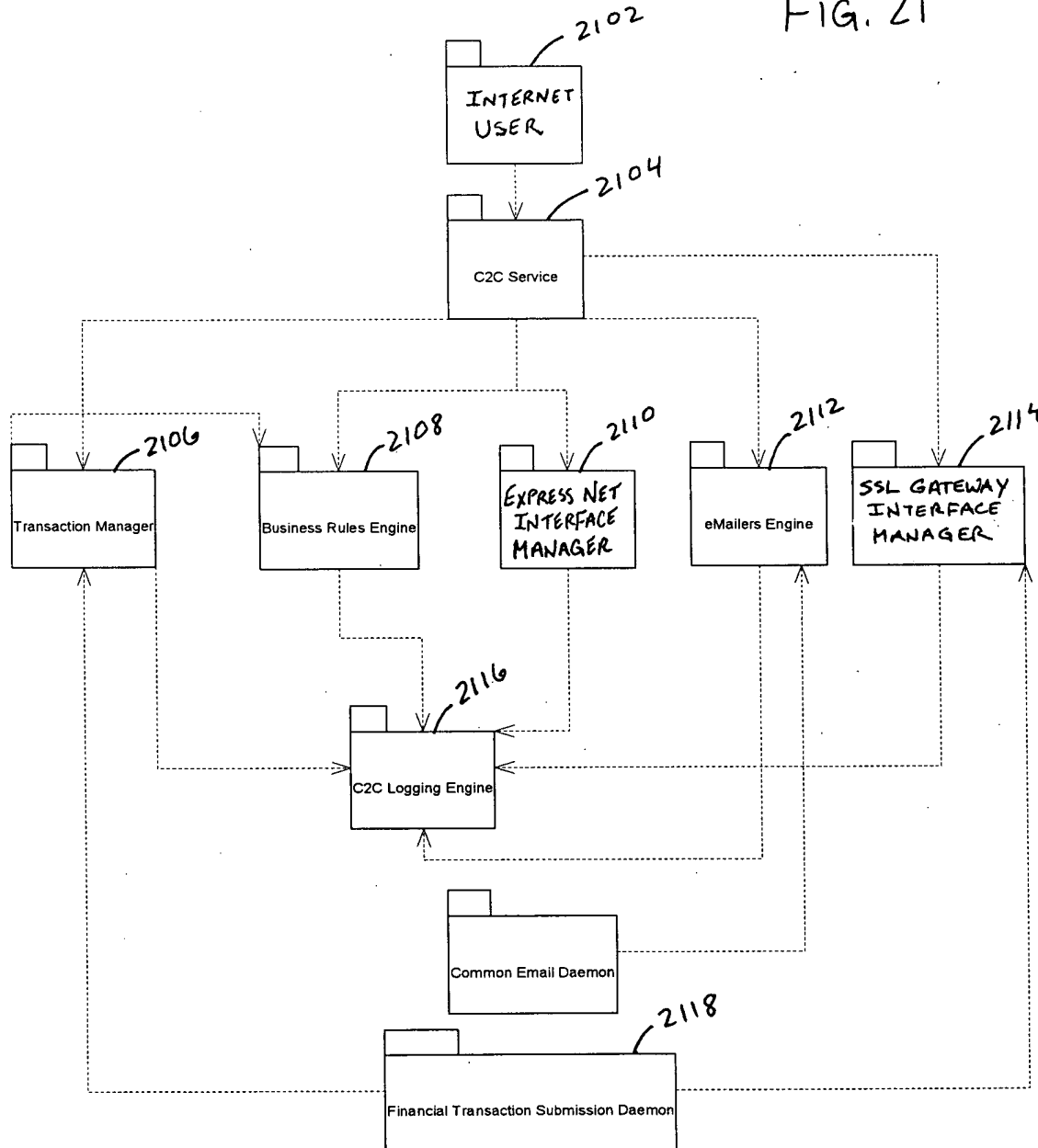


Consumer-to-Consumer Payment (C2CP)

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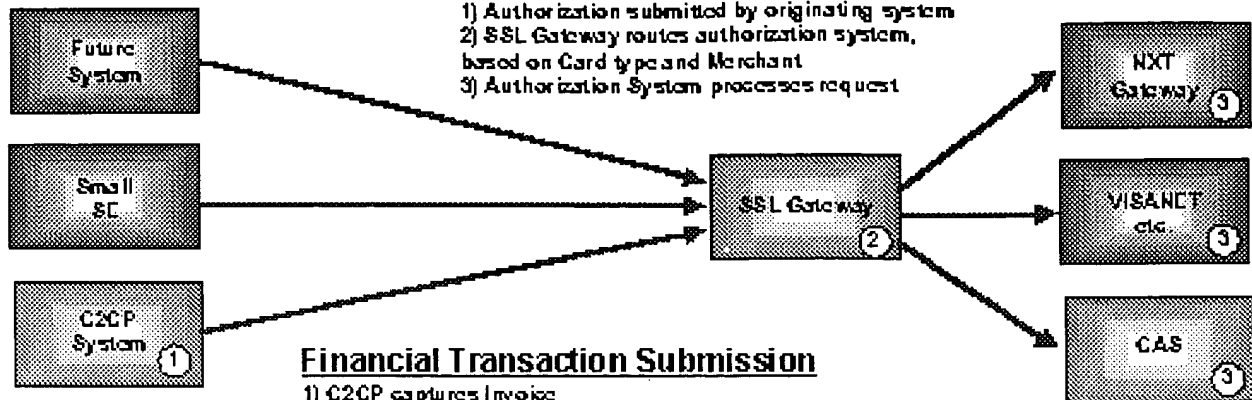
B. IMPLEMENTATION-LEVEL CLASS DIAGRAM (X807)

FIG. 21



Authorizations

- 1) Authorization submitted by originating system
- 2) SSL Gateway routes authorization system, based on Card type and Merchant
- 3) Authorization System processes request



Financial Transaction Submission

- 1) C2CP captures Invoice
- 2) C2CP submits Financial Transaction one at a time, as received, to VPoS acceptance system
- 3) VPoS acceptance system formats Financial Capture file and forwards to SSL Gateway
- 4) SSL Gateway forwards Financial Transactions to the correct Financial Capture system

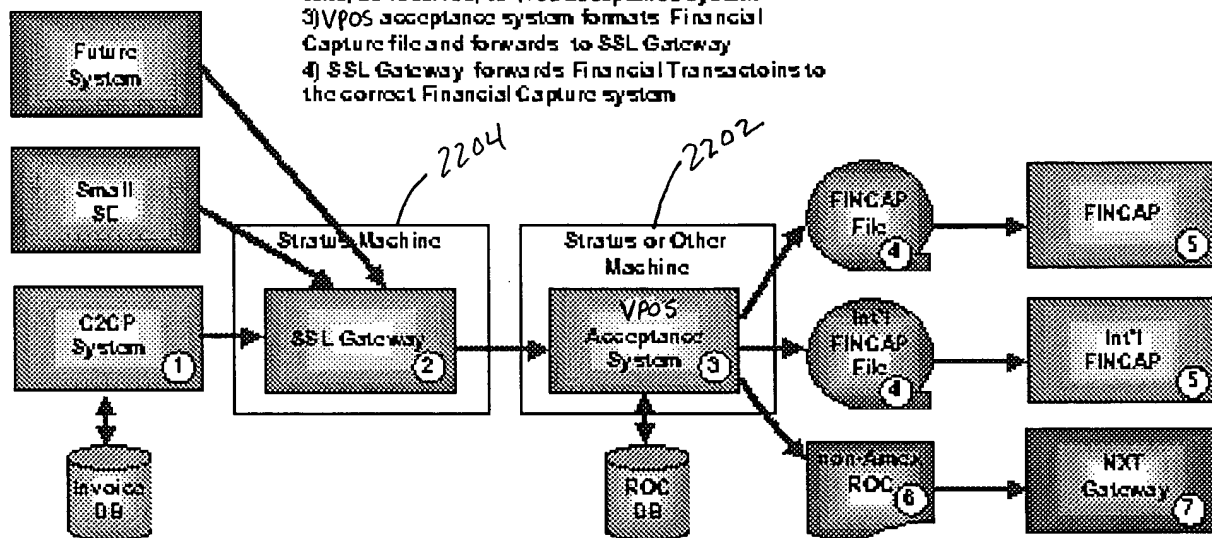


FIG. 22

09704379-110200